

**Amendments to the Claims:**

Please amend claims 33-34 and add claims 41-66 as follows:

This listing of claims will replace all prior versions, and listings of claims in the application:

1. (Previously Presented) A method of making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps of:

transmitting said account number over said network from a consumer location to an on-line merchant location;

forwarding said account number over said network from said on-line merchant location to a third party contractor location;

transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

transmitting said authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location; and

after said account number and said authorization number are received at said third party contractor location, verifying the validity of said account number and said authorization number.

2. (Cancelled)

3. (Previously Presented) The method according to claim 1 wherein said account number and said authorization number are transmitted over said network via encrypted connections.

4. (Original) The method according to claim 1 wherein said network is the Internet.

5. (Original) The method according to claim 1 including the additional step of checking at said third party contractor location whether said account has sufficient funds to cover said purchase price.

6. (Previously Presented) The method according to claim 1 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said account number and said authorization number are valid.

7. (Original) The method according to claim 5 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

8. (Original) The method according to claim 1 including the additional step of transmitting a signal from said on-line merchant location to said consumer location indicating whether said purchase has been authorized.

9. (Previously Presented) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

wherein said account number is transmitted from said first computer to said second computer over said network;

wherein said account number is forwarded from said second computer to said third computer over said network;

wherein a query for said authorization number is transmitted from said third computer to said first computer over said network;

wherein said authorization number is transmitted from said first computer to said third computer over said network, bypassing said second computer;

and wherein said third computer, after receiving said account number and said authorization number, verifies the validity of said account number and said authorization number.

10. (Cancelled)

11. (Previously Presented) The system according to claim 9 wherein said account number and said authorization number are transmitted over said network via encrypted connections.

12. (Original) The system according to claim 9 wherein said network is the Internet.

13. (Original) The system according to claim 9 wherein said third computer checks whether said account has sufficient funds to cover said purchase price.

14. (Previously Presented) The system according to claim 9 wherein said third computer notifies said second computer whether said account number and said authorization number are valid.

15. (Original) The system according to claim 13 wherein said third computer notifies said second computer whether there are sufficient funds in said account to cover said purchase price.

16. (Original) The system according to claim 9 wherein said second computer notifies said first computer whether said purchase is authorized.

17. (Previously Presented) A method of authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said account number transmitted over said network from an on-line merchant location;

transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

receiving at said third party contractor location said authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and

after receiving said account number and said authorization number at said third party contractor location, verifying the validity of said account number and said authorization number.

18. (Previously Presented) The method according to claim 17 wherein said network is the Internet.

19. (Previously Presented) The method according to claim 17 including the additional step of checking at said third party contractor location whether said account has sufficient funds to cover said purchase price.

20. (Previously Presented) The method according to claim 17 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said account number and said authorization number are valid.

21. (Previously Presented) The method according to claim 19 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

22. (Previously Presented) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a computer connected to said network;

said computer being configured to receive said account number transmitted over said network from an on-line merchant's computer, transmit a query for said authorization number over said network to a consumer's computer, receive said authorization number transmitted over said network from said consumer's computer bypassing said on-line merchant's computer, and, after receiving said account number and authorization number, verify the validity of said account number and said authorization number.

23. (Previously Presented) The system according to claim 22 wherein said network is the Internet.

24. (Previously Presented) The system according to claim 22 wherein said computer is configured to determine whether said account has sufficient funds to cover said purchase price.

25. (Previously Presented) The system according to claim 22 wherein said computer is configured to notify said on-line merchant's computer whether said account number and said authorization number are valid.

26. (Previously Presented) The system according to claim 24 wherein said computer is configured to notify said on-line merchant's computer whether there are sufficient funds in said account to cover said purchase price.

27. (Previously Presented) The method according to claim 1 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

28. (Previously Presented) The method according to claim 1 wherein said consumer location is a consumer computer, said on-line merchant location is an on-line merchant computer, and said third party contractor location is a third party contractor computer.

29. (Previously Presented) The system according to claim 9 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

30. (Previously Presented) The method according to claim 17 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

31. (Previously Presented) The method according to claim 17 wherein said consumer location is a consumer computer, said on-line merchant location is an on-line merchant computer, and said third party contractor location is a third party contractor computer.

32. (Previously Presented) The system according to claim 22 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

33. (Currently Amended) A method of making purchases over the Internet comprising the steps:

transmitting an ATM card number which will be used to pay a purchase price over the Internet from a web browser on a consumer's computer to an on-line merchant's web site;

forwarding said ~~first~~ ATM card number over the Internet from said on-line merchant's web site to a verification computer;



transmitting over the Internet from said verification computer to said web browser on said consumer's computer a request for a PIN associated with said ATM card number;

inputting said PIN into said web browser on said consumer's computer and transmitting said PIN over the Internet from said consumer's computer to said verification computer;

determining using said verification computer whether said ATM card number and said PIN are valid; and

transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

34. (Currently Amended) A system for making purchases over the Internet comprising:

a consumer computer connected to the Internet having a web browser;

an on-line merchant's web site connected to the Internet; and

a verification computer connected to the Internet;

said consumer computer being configured to transmit over the Internet, using said web browser, (1) an ATM card number which will be used to pay a purchase price to said on-line merchant's web site and (2) a PIN associated with said ATM card number to said verification computer in response to a query from said verification computer,

said on-line merchant's web site being configured to forward said ATM card number to said verification computer over the Internet; and

said verification computer being configured to query said consumer computer over the Internet for said PIN, determine the validity of said ATM card number and said PIN, and

transmit a message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

35. (Previously Presented) A method of authorizing a purchase to be made over the Internet comprising the steps:

receiving at a verification computer a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant's web site;

transmitting over the Internet a query for a PIN associated with said ATM card number from said verification computer to a consumer computer;

receiving at said verification computer said PIN transmitted over the Internet from said consumer computer;

verifying the validity of said ATM card number and said PIN using said verification computer; and

transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

36. (Previously Presented) A system for authorizing a purchase to be made over the Internet comprising:

a verification computer connected to the Internet;

said verification computer being configured to receive a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant's web site, transmit a query over the Internet to a consumer computer for a PIN

associated with said ATM card number, receive said PIN transmitted over the Internet from said consumer computer, verify the validity of said ATM card number and PIN, and transmit a message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

37. (Previously Presented) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

means for transmitting said account number over said network from a consumer location to an on-line merchant location;

means for forwarding said account number over said network from said on-line merchant location to a third party contractor location;

means for transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

means for transmitting said authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location; and

means for verifying the validity of said account number and said authorization number after said account number and said authorization number are received at said third party contractor location.

38. (Previously Presented) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

means for receiving at a third party contractor location said account number transmitted over said network from an on-line merchant location;

means for transmitting a query for said authorization number over said network from said third party contractor location to a consumer location;

means for receiving at said third party contractor location said authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and

means for verifying the validity of said account number and said authorization number after said account number and said authorization number are received at said third party contractor location.

39. (Previously Presented) The method of claim 33 wherein the forwarding comprises forwarding to the verification computer a session identifier that includes an electronic address for the consumer's computer, which is forwarded with the ATM card number.

40. (Previously Presented) The system of claim 34 wherein the on-line merchant's web site is configured to generate a session identifier that includes an electronic address for the

consumer's computer and configured to forward the ATM account number with the session identifier to the verification computer.

41. (New) The method according to claim 1, further comprising the step of:  
initiating a communication connection of said network between the consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location;

42. (New) The system according to claim 9, wherein said second computer initiates a communication connection between the first computer and the third computer.

43. (New) The method according to claim 17, further comprising the step of:  
initiating a communication connection of said network between a consumer location and a third party contractor location, wherein the initiating is performed from an on-line merchant location.

44. (New) The system according to claim 22, wherein said computer is configured to receive a network communication connection to the consumer computer that is initiated by the on-line merchant's computer.

45. (New) The method according to claim 33, further comprising the step of:  
initiating a communication connection of said network between the consumer's computer and the verification computer, wherein the initiating is triggered from the on-line merchant's website.

46. (New) The system according to claim 34, wherein said on-line merchant's web site is also configured to initiate a verification-computer only Internet connection between the consumer computer and the verification computer.

47. (New) The method according to claim 35, further comprising the step of:  
receiving at the verification computer an Internet communication connection to a merchant provided window on a consumer's computer.

48. (New) The system according to claim 36, wherein said verification computer is configured to be connected to a merchant-supplied Internet communication window on a consumer's computer which is private to the verification computer.

49. (New) The system according to claim 37, further comprising:  
means for initiating a communication connection of said network between the consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location.

50. (New) The system according to claim 38, further comprising:

means for initiating a communication connection of said network between a consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location.

51. (New) A method of making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps of:

receiving by an on-line merchant said account number over said network from a consumer location;

forwarding said account number over said network from said on-line merchant location to a third party contractor location;

receiving an approval or disapproval of the withdrawal of said funds, the approval or disapproval being determined after said third party transmits a query for said authorization number over said network to said consumer location, and receives said authorization number, bypassing said on-line merchant location, over said network from said consumer location, and verifies the validity of said account number and said authorization number; and

responding to the approval or disapproval by providing or not providing a good or service, respectively.

52. (New) The method according to claim 51, further comprising the step of:  
initiating a communication connection of said network between the consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location.

53. (New) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a purchase facilitating computer connected to said network;

said purchase facilitating computer being configured to transmit a query for said account number over said network to a consumer's computer, to receive said account number over said network from the consumer's computer, to forward said account number over said network to an account authorization computer, to receive an approval or disapproval of the withdrawal of said funds from the account authorization computer, the approval or disapproval being determined after said account authorization computer transmits a query for said authorization number over said network to said consumer's computer, and receives said authorization number, bypassing said purchase facilitating computer, over said network from said consumer's computer, and verifies the validity of said account number and said authorization number, and to respond to the approval or disapproval by providing or not providing a good or service, respectively.



54. (New) The method according to claim 53, further comprising the step of:  
initiating a communication connection of said network between the consumer's computer and the account authorization computer, wherein the initiating is performed by the purchase facilitating computer.

55. (New) A method of making purchases over the Internet comprising the steps:  
receiving from a consumer's computer, running a web browser connected to an on-line merchant's website, an ATM card number which will be used to pay a purchase price over the Internet;  
forwarding said ATM card number over the Internet from said on-line merchant's web site to a verification computer;  
receiving an approval or disapproval of the purchase, the approval or disapproval being determined after said verification computer transmits over the Internet to said web browser on said consumer's computer, bypassing said merchant's website, a request for a PIN associated with said ATM card number, receives over the Internet a PIN input into said web browser on said consumer's computer, determines whether said ATM card and said PIN are valid, and transmits an approval or disapproval over the Internet to an on-line merchant computer.

56. (New) The method according to claim 55, further comprising the step of:  
initiating a communication connection of said network between the consumer's computer and the verification computer, wherein the initiating is performed by the on-line merchant computer.

57. (New) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

means for receiving by an on-line merchant said account number over said network from a consumer location;

means for forwarding said account number over said network from said on-line merchant location to a third party contractor location;

means for receiving an approval or disapproval of the withdrawal of said funds, the approval or disapproval being determined after said third party contractor location transmits a query for said authorization number over said network to said consumer location, and receives said authorization number, bypassing said on-line merchant location, over said network from said consumer location, and verifies the validity of said account number and said authorization number; and

means for responding to the approval or disapproval by not providing or providing a good or service, respectively, from said on-line merchant location.

58. (New) The method according to claim 57, further comprising:

means for initiating a communication connection of said network between the consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location.

59. (New) The method according to claim 51, wherein the authorization number is a user-selected authorization number.

60. (New) The method according to claim 59, further comprising the step of:  
initiating a communication connection of said network between the consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location.

61. (New) The system according to claim 53, wherein the authorization number is a user-selected authorization number.

62. (New) The method according to claim 61, further comprising the step of:  
initiating a communication connection of said network between the consumer's computer and the account authorization computer, wherein the initiating is performed by the purchase facilitating computer.

63. (New) The method according to claim 55 wherein the authorization number is a user-selected authorization number.

64. (New) The method according to claim 63, further comprising the step of:  
initiating a communication connection of said network between the consumer's computer and the verification computer, wherein the initiating is performed by the on-line merchant computer.

65. (New) The system according to claim 57, wherein the authorization number is a user-selected authorization number.

66. (New) The method according to claim 65, further comprising:  
means for initiating a communication connection of said network between the consumer location and the third party contractor location, wherein the initiating is performed from the on-line merchant location.